

# Advertising and Internet Policy

## PURPOSE:

- To establish guidelines for sharing Maryland Mortgage Program (MMP) logo and materials with participants (lenders, realtors, counselors, mortgage insurers) in order to promote MMP and increase the sharing of MMP information.
- To establish guidelines for posting partner information on MMP website and materials.

## POLICY:

General: All materials must comply with all State and federal advertising requirements for mortgage lending and home purchases, as applicable. If the participant describes its relationship with the Department or MMP, it must accurately describe its relationship with the Department (i.e “approved lender” or “participating lender”). A participant may not hold itself out as: an exclusive participant; representing the Department; the Maryland Mortgage Program operated by the Department; or, in any deceptive or false manner.

- Lender
  - Must be an approved lender with the Maryland Mortgage Program.
  - May put the MMP logo on their website with a click-through to the MMP website, [mmp.maryland.gov](http://mmp.maryland.gov).
  - May add the MMP logo to a flyer or other marketing material which must then be approved by Single Family management for program information accuracy and appropriateness prior to distribution or utilization.
  - Logos and contact information for approved lenders may be posted on the MMP website; posting must be comparable for all lenders within a production tier\*.
- Mortgage Insurer
  - Must be an approved mortgage insurer with the Maryland Mortgage Program.
  - May put the MMP logo on their website with a click-through to the MMP website.
  - May add the MMP logo to a flyer or other marketing material which must then be approved by Single Family management for program accuracy and appropriateness prior to distribution or utilization.
  - Logos for all approved mortgage insurers may be posted on the MMP website, kit, presentations, and other materials in an equal manner.
- Counselor/Counseling Agency
  - May add the MMP logo to a flyer or other marketing material which must then be approved by Single Family management for program information accuracy and appropriateness prior to distribution or utilization.
  - Counselor agency contact information may be added to the MMP list of approved homebuyer education providers if the jurisdiction(s) where they offer service approves (letter or email from the jurisdiction is required).

- Realtor/Realtor Agency
  - May put the MMP logo on their website with a click-through to the MMP website, [mmp.maryland.gov](http://mmp.maryland.gov).
  - May add the MMP logo to a flyer or other marketing material which must then be approved by Single Family management for program information accuracy and appropriateness prior to distribution or utilization.
- Award Winners
  - Any partner who is the recipient of a Maryland Mortgage Program Annual Award may be recognized for that award on the MMP website and materials.

*\*Production tiers are assessed quarterly and include Gold Tier (an average of ten or more loans purchased per month), Silver Tier (an average of five or more loans purchased per month), or Bronze Tier (anything less than 15 loans purchased in the previous quarter).*

2015.05.01